

PATRICK L. FORTE, #80050
CORRINE BIELEJESKI, #244599
LAW OFFICES OF PATRICK L. FORTE
One Kaiser Plaza, #480
Oakland, CA 94612
Telephone: (510) 465-3328
Facsimile: (510) 763-8354

Attorneys for Debtor

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

In re:

Case No. 08-46486 RN

SUSAN JEANNE WENNEKER,

Chapter 13

Debtor.

**DECLARATION OF DEBTOR IN
SUPPORT OF DEBTOR'S MOTION TO
VALUE LIEN**

I, Susan Wenneker, declare:

1. I am the debtor in the above-captioned case.
2. The facts contained herein are true and correct and if called upon as a witness I can testify competently as to them.
3. At the time I filed my chapter 13 case, on November 6, 2008, I was the owner of the real property located at 1504 Tulip Dr., Antioch, CA 94509 (the "property").
4. On November 5, 2008, I had the property appraised by Tosh & Associates. A copy of the appraisal, which reflects a fair market value of \$167,000.00 is attached hereto as Exhibit A and made a part hereof.
5. The property is encumbered by a First Deed of Trust in favor

1 of America's Servicing Company ("ASC") in the sum of \$246,747.84, as
2 evidenced by its proof of claim filed on or about December 5, 2008, a
3 copy of which is attached as Exhibit B and made a part hereof.

4 6. Charter One ("Charter One") is the beneficiary of a Second
5 Deed of Trust against the property in the sum of \$56,160.76, as
6 evidenced by its proof of claim filed on or about November 14, 2008, a
7 copy of which is attached as Exhibit C and made a part hereof.

8 I declare under penalty of perjury under the laws of the State of
9 California that the foregoing is true and correct.

10 Dated: June 12, 2009

/s/ Susan Wenneker
Susan Wenneker